

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nicole M. Marshall  
Debtor

Case No. 17-01341-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: TWilson  
Form ID: 309A

Page 1 of 1  
Total Noticed: 15

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db +Nicole M. Marshall, 123 Stence Lane, Millersburg, PA 17061-8441  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street, Harrisburg, PA 17102-2392  
4917173 +Kish Bank, 30 Carriage House Lane, Reedsville, PA 17084-9633  
4904704 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4917174 PSECU, PO Box 67012, Harrisburg, PA 17106-7012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjulius@ljacobsonlaw.com May 04 2017 18:57:30 Chad J. Julius,  
Jacobson & Julius, 8150 Derry Street, Suite A, Harrisburg, PA 17111  
ust +E-mail/Text: USTPRegion03.HA. ECF@USDOJ.GOV May 04 2017 18:57:49 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4917169 +EDI: GMACFS.COM May 04 2017 18:53:00 Ally Financial, P.O. Box 380906,  
Bloomington, MN 55438-0906  
4917171 +EDI: USBANKARS.COM May 04 2017 18:53:00 Elan Financial CB Disputes, PO Box 108,  
St. Louis, MO 63166-0108  
4917172 +EDI: USBANKARS.COM May 04 2017 18:53:00 Elan Financial Services, PO Box 790299,  
St. Louis, MO 63179-0299  
4917175 +E-mail/Text: bankruptcyteam@quickenloans.com May 04 2017 18:57:57 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4917176 +EDI: RMSC.COM May 04 2017 18:53:00 Synchrony Bank/Care Credit, PO Box 965061,  
Orlando, FL 32896-5061  
4917170 EDI: USBANKARS.COM May 04 2017 18:53:00 Cardmember Service, PO Box 6335, Fargo, ND  
4917177 +EDI: WFFC.COM May 04 2017 18:53:00 Wells Fargo Dealer Services, PO Box 1697,  
Winterville, NC 28590-1697

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

Chad J. Julius on behalf of Debtor Nicole M. Marshall cjulius@ljacobsonlaw.com,  
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, llynard@pkh.com;lhaller@ecf.epiqsystems.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Nicole M. Marshall**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)  
 First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**  
 Case number: **1:17-bk-01341-RNO**

Social Security number or ITIN **xxx-xx-1610**  
 EIN **-----**  
 Social Security number or ITIN **-----**  
 EIN **-----**  
 Date case filed for chapter **7 March 31, 2017**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Nicole M. Marshall	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	123 Stence Lane Millersburg, PA 17061	
<b>4. Debtor's attorney</b> Name and address	Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111	Contact phone 717 909-5858 Email: <a href="mailto:cjulius@jacobsonlaw.com">cjulius@jacobsonlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: <a href="mailto:lhaller@pkh.com">lhaller@pkh.com</a>

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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<b>6. Bankruptcy clerk's office</b>	<p>U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p>	<p>Hours open Monday – Friday 9:00 AM to 4:00 PM</p> <p>Contact phone (717) 901-2800</p> <p>Date: May 4, 2017</p>
<b>7. Meeting of creditors</b>	<p><b>June 12, 2017 at 09:30 AM</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>Location:</p> <p><b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b></p> <p>*** Valid photo identification and proof of social security number are required ***</p>
<b>8. Presumption of abuse</b>	<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.</p>
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<p><b>Filing deadline: July 7, 2017</b></p>
<b>10. Proof of claim</b>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p>
<b>11. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	